




J. Craig Whitley
United States Bankruptcy Judge

113341-04340

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF NORTH CAROLINA
CHARLOTTE DIVISION**

IN RE) Case No. 12-32933
)
Kevin Michael Coffey and Tammy Bradley Coffey)
)
Debtor(s)) Chapter 7

ORDER

Upon consideration of the motion filed by Branch Banking and Trust Company (hereinafter "Creditor"), and after required notice to all necessary parties, and there being no objections filed, the Court finds as follows:

1. That Creditor has a valid lien against certain property briefly described as 7404 Providence Road South, Waxhaw, NC 28173.
2. That the Debtor(s) have been unable to provide Creditor adequate protection for its interest in the real property.
3. That Creditor should be permitted to foreclose its security interest in the said property.

WHEREFORE, IT IS ORDERED, ADJUDGED AND DECREED

1. That the stay afforded by 11 U.S.C. § 362 is hereby modified and terminated to permit Creditor to proceed with foreclosure in State Court. Creditor shall have a period of 180 days to file a deficiency claim; and
2. That Rule 4001(a)(3) of the Bankruptcy Code is not applicable in this case and Creditor may immediately enforce and implement this order granting relief from the automatic stay .

This Order has been signed electronically. The Judge's signature and Court's Seal appear at the top of the Order

United States Bankruptcy Court